

Date: [Date]

To: [Borrower Name(s)]

Property Address: [Property Address, if known]

Dear [Borrower Name],

Based on our preliminary review of your credit profile and financial documentation, [Lending Institution Name] is pleased to provide this pre-qualification letter for a Physician Mortgage Loan.

Loan Terms:

- **Maximum Loan Amount:** \$[Amount]
- **Loan Program:** Physician/Resident Home Loan
- **Down Payment:** [Percentage/Amount]

Future Employment Consideration:

This pre-qualification specifically acknowledges your upcoming employment as a [Job Title/Position] at [Employer/Hospital Name], scheduled to begin on [Start Date]. We have reviewed your executed employment contract dated [Contract Date] and have factored the guaranteed base salary of \$[Salary Amount] into our debt-to-income calculations, as permitted under our physician loan guidelines.

Conditions:

This letter is not a final loan approval or a commitment to lend. Final approval is subject to the following:

- A fully executed purchase agreement.
- Satisfactory appraisal of the subject property.
- Verification of a clear title.
- Verification that there have been no material changes to your credit score or financial status.
- Final underwriting review of the employment contract and any additional required documentation.

This pre-qualification is valid until [Expiration Date].

Sincerely,

[Loan Officer Name]

[NMLS Number]

[Lending Institution Name]

[Phone Number]
[Email Address]